



**TESTIMONY OF  
KAYLA PULVERMACHER  
TO THE  
HOUSE INDUSTRY, BUSINESS AND LABOR  
ON  
HB 1175  
January 26, 2021**

Chairman Lefor:

My name is Kayla Pulvermacher, and I represent the members of Dakota Credit Union Association (DakCu). DakCu is the professional trade association serving 492,000 members in 71 credit unions with 230 branches between North Dakota and South Dakota. We support HB 1175.

The COVID-19 pandemic has been challenging for everyone during the past, including credit union members. This past year, during the COVID-19 pandemic, credit unions across the Dakotas banded together to meet our members' changing needs. In response to these unprecedented circumstances many Dakota credit unions offered PPP small business loans and other loan relief, waived fees, and participated in many different forms of community support. Dakota Credit Unions exist to serve their members in good times and in times of trouble. That is the credit union difference.

Credit unions are businesses that have the added responsibility of protecting their employees and members. HB 1175 simply gives businesses peace of mind. That if they follow state statute, orders, and regulations they will be protected from frivolous litigation. And most importantly, those that choose not to follow will face the consequences.

DakCu members are looking for certainty. HB 1175 will provide it.

Thank you, Mr. Chairman.

